

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 La Quanda Hinton Taylor
 Debtor

Case No. 11-11700-mdc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: JeanetteG
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 16

Date Rcvd: Jan 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2017.

db +La Quanda Hinton Taylor, 5947 Fronenac Street, Philadelphia, PA 19149-3632
 12474461 Educational Credit Management Corp., PO Box 16408, St. Paul, MN 55116-0408
 12313644 +Philadelphia Fed Cr Un, 12800 Townsend Rd, Philadelphia, PA 19154-1095
 12568259 +U.S. Bank National Association, PHFA, 211 North Front Street, Harrisburg, PA 17101-1466,
 Attn: ALSV/Anne
 12499716 Wells Fargo Bank, NA, TGSCL, PO BOX 83100, ROUND ROCK, TX 78683-3100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jan 11 2017 02:43:06 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2017 02:42:37
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2017 02:42:57 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 12385681 EDI: HNDA.COM Jan 11 2017 02:33:00 American Honda Finance Corporation,
 National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
 12461706 +EDI: AFNIRECOVERY.COM Jan 11 2017 02:33:00 Afni, Inc., PO BOX 3667,
 Bloomington, IL 61702-3667
 12389579 +EDI: ACCE.COM Jan 11 2017 02:33:00 Asset Acceptance LLC, PO Box 2036,
 Warren MI 48090-2036
 12471425 E-mail/Text: bankruptcy@phila.gov Jan 11 2017 02:43:06 City of Philadelphia,
 SchoolDistrict of Philadelphia, Law Department - Tax Unit, One Parkway Building,
 1515 Arch Street, 15th Floor, Philadelphia, PA 19102-1595
 12350362 EDI: JEFFERSONCAP.COM Jan 11 2017 02:33:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 12359097 +E-mail/Text: bankruptcygroup@peco-energy.com Jan 11 2017 02:42:27 PECO Energy Company,
 c/o Merrick L. Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
 12359754 E-mail/Text: ebn@vativrecovery.com Jan 11 2017 02:42:27 Palisades Acquisition IX LLC,
 Vativ Recovery Solutions LLC, As Agent For Palisades Acquisition IX LL, PO Box 40728,
 Houston, TX 77240-0728
 12424749 +E-mail/Text: csidl@sbcglobal.net Jan 11 2017 02:42:56 Premier BankCard/Charter,
 Post Office Box 2208, Vacaville, CA 95696-8208

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12318646 ##+Rjm Acquisitions Funding Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
 12318647 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 10, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. Bank National Association, Trustee Of The
 Pennsylvania Housing Finance Agency agornall@kmlawgroup.com, bkgroup@kmlawgroup.com
 ANN E. SWARTZ on behalf of Creditor U.S. Bank National Association, Trustee Of The
 Pennsylvania Housing Finance Agency ecfmil@mwc-law.com, ecfmil@mwc-law.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

LEON P. HALLER on behalf of Creditor U.S. Bank National Association, Trustee Of The
Pennsylvania Housing Finance Agency lhaller@pkh.com, dmaurer@pkh.com
MICHAEL ADAM COHEN on behalf of Debtor La Quanda Hinton Taylor mcohen1@temple.edu
ROZALYN LANDISBURG on behalf of Debtor La Quanda Hinton Taylor lrozalyn7345@yahoo.com,
lawyer.mc@gmail.com
THOMAS I. PULEO on behalf of Creditor U.S. Bank National Association, Trustee Of The
Pennsylvania Housing Finance Agency tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 9

Information to identify the case:					
Debtor 1	<u>La Quanda Hinton Taylor</u>			Social Security number or ITIN	xxx-xx-3414
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 11-11700-mdc					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

La Quanda Hinton Taylor
aka Laquanda Hinton Taylor

1/10/17

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.